

1912019-Court-A- US B  
SCHNELLER AND LOMENICK, P.A.  
P.O. BOX 417

HOLLY SPRINGS, MS 38635

US Bankruptcy Courthouse  
703 Hwy 145 North  
Aberdeen, MS 39730

NOTICE

Northern Dist Of MS Aberdeen Division

Debtor 1: <u>SEVESTIN MARTIN</u>	Last 4 digits of Social Security number or ITIN: <u>XXX-XX-6079</u>
	EIN: _____
Debtor 2: _____	Last 4 digits of Social Security number or ITIN: _____
	EIN: _____
Case Number: <u>19-12019-JDW</u>	Date Case Filed or Converted to Chapter 13: <u>May 14, 2019</u>

Form 309I (12/15)

## NOTICE OF CHAPTER 13 BANKRUPTCY CASE

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in this case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in this case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

About Debtor 1:		About Debtor 2:	
<b>1: Debtor's full name</b>	SEVESTIN MARTIN		
<b>2: All other names used in the last 8 years</b>			
<b>3: Address</b>	If debtor 2 lives at a different address:		
	3595 HWY 4 W		
	HOLLY SPRINGS, MS 38635		
<b>4: Debtor's attorney</b>	SCHNELLER AND LOMENICK, P.A.	Contact phone	(662) 252-3224
Name and Address	P.O. BOX 417	Email	
	HOLLY SPRINGS, MS 38635		
<b>5: Bankruptcy trustee</b>	Locke D. Barkley	Contact phone	(601) 355-6661
Name and Address	6360 I-55 North	Email	www.barkley13.com
	Suite 140		
	Jackson, MS 39211		
<b>6: Bankruptcy Clerk's office</b>	US Bankruptcy Courthouse	Hours open	
Documents in this case may be filed at this address.	703 Hwy 145 North	Contact phone	
You may inspect all records filed in this case at this office or online a <a href="http://www.pacer.gov">www.pacer.gov</a> .	Aberdeen, MS 39730		

Form 309I Page 1

For more information, see page 2

<b>7: Meeting of creditors</b>  Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend.  Creditors may attend, but are not required to do so.	Date <u>June 19, 2019</u> at <u>01:00 PM</u> Time	Location: The Landers Center 4560 Venture Dr Room 11 Southaven, MS 38671
<b>8: Deadlines</b> The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>Deadline to file a complaint to challenge dischargeability of certain debts:</b> <b>You must file:</b> <ul style="list-style-type: none"> <li>■ a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or</li> <li>■ a complaint if you want to have a particular debt excepted from discharge under U.S.C. § 523(a)(2) or (4).</li> </ul>	
	<b>Deadline for all creditors to file a proof of claim (except governmental units):</b>	<b>Filing deadline:</b> <u>August 19, 2019</u>
	<b>Deadline for governmental units to file a proof of claim:</b>	<b>Filing deadline:</b> <u>July 23, 2019</u>
	<b>Deadlines for filing proof of claim:</b> A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid for your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.	
	<b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	<b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors
<b>9: Filing of plan</b>	Miss. Bankr. L.R. 3015-1(d) requires the debtor to serve a copy of the plan and related notice on the Trustee, the US Trustee, and all creditors. The plan may contain a motion for valuation of security and/or a motion to avoid lien. Any objection to the plan or to any motion contained therein shall be in writing and filed with the Clerk of Court on or before July 03, 2019. Objections will be heard on July 16, 2019 at 01:30 PM, Oxford Federal Building, 911 Jackson Avenue, Oxford, MS 38655 unless otherwise ordered by the court. the plan may be confirmed without a hearing. <input checked="" type="checkbox"/> <b>The debtor has filed a plan. The plan or a summary of the plan will be sent separately.</b>	
<b>10: Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>11: Filing a chapter 13 bankruptcy case</b>	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan will be sent to you later and the court will send you a notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
<b>12: Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
<b>13: Discharge of debts</b>	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.	

# CERTIFICATE OF MAILING

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Case 19-12019-JDW Doc 6 Filed 05/16/19 Entered 05/16/19 15:21:47 Desc Main

Document Page 4 of 5

Page 1 of 2

CASE: 1912019 TRUSTEE: 73 COURT: 387  
 TASK: 05-15-2019.00426974.N13REV DATED: 05/16/2019

Court	US Bankruptcy Courthouse	703 Hwy 145 North Aberdeen, MS 39730
Trustee	Locke D. Barkley Suite 140	6360 I-55 North Jackson, MS 39211
Debtor	SEVESTIN MARTIN	3595 HWY 4 W HOLLY SPRINGS, MS 38635
799	000002 SCHNELLER AND LOMENICK, P.A.	P.O. BOX 417 HOLLY SPRINGS, MS 38635
	000029 FINGERHUT	PO BOX 166 NEWARK, NJ 07101
	000041 US DEPARTMENT OF EDUCATION PO BOX 69184	C/O FEDLOAN SERVICING HARRISBURG, PA 17106-9184
	000030 DEPARTMENT OF EDUCATION / NAVIENT	PO BOX 9635 WILKES BARRE, PA 18773
	000037 PLAIN GREEN LOAN	PO BOX 42560 PHILADELPHIA, PA 19101
	000022 INTERNAL REVENUE SERVICE	PO BOX 7346 PHILADELPHIA, PA 19114
	000005 CARMAX BUSINESS SERVICES PO BOX 440609	CARMAX AUTO FINANCE KENNESAW, GA 30160-9511
	000038 US DEPARTMENT OF EDUCATION STE 19T40	61 FORSYTH ST SW ATLANTA, GA 30303-8919
	000014 VANDERBILT MORTGAGE P O BOX 9800	ATTN: BANKRUPTCY UNIT MARYVILLE, TN 37802
	000021 MARSHALL COUNTY TAX COLLECTOR	POST OFFICE BOX 40 HOLLY SPRINGS, MS 38635
	000042 VICTORIA MARTIN	81 LAWS HILL RD HOLLY SPRINGS, MS 38635
	000006 FIRST HERITAGE CREDIT	105 E. VAN DORN AVENUE HOLLY SPRINGS, MS 38635
	000009 SPRINGLEAF FINANCIAL SERVICES STE 105	8230 CAMP CREEK BLVD OLIVE BRANCH, MS 38654
	000036 U S ATTORNEY 900 JEFFERSON AVE	FOR U S DEPT OF EDUCATION OXFORD, MS 38655-0000
	000023 INTERNAL REVENUE SERVICE 900 JEFFERSON AVE	C/O U S ATTORNEY OXFORD, MS 38655-3626
	000015 CORPORATION SERVICE COMPANY	7716 OLD CANTON RD STE C MADISON, MS 39110
	000020 JULIE RATLIFF STE 101	605 CRESCENT BLVD RIDGELAND, MS 39157
	000024 MDHS-CSLS PO BOX 352	C/O CONSTANCE MORROW JACKSON, MS 39202
	000025 MS DEPARTMENT OF REVENUE PO BOX 22808	BANKRUPTCY SECTION JACKSON, MS 39225-2808
	000011 TOWER LOAN COLLECTIONS DEPARTMENT	PO BOX 320001 FLOWOOD, MS 39232
	000012 TOWER LOAN COLLECTIONS DEPARTMENT	PO BOX 320001 FLOWOOD, MS 39232
	000016 CSC OF RANKIN COUNTY SUITE 1502	2829 LAKELAND DRIVE FLOWOOD, MS 39232

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0004

Case 19-12019-JDW Doc 6 Filed 05/16/19 Entered 05/16/19 15:21:47 Desc Main

Document Page 5 of 5

CASE: 1912019

TRUSTEE: 73

COURT: 387

Page 2 of 2

TASK: 05-15-2019.00426974.N13REV

DATED: 05/16/2019

000017	CT CORPORATION SUITE 101	645 LAKELAND EAST DRIVE FLOWOOD, MS 39232
000019	JOHN E. TUCKER 406 LIBERTY PARK COURT	AGENT FOR FIRST TOWER, LLC FLOWOOD, MS 39232
000018	JOHN E TUCKER PO BOX 320001	ATTORNEY FOR TOWER LOAN FLOWOOD, MS 39232-0001
000035	INTERNAL REVENUE SERVICE STOP 18	100 WEST CAPITOL STREET JACKSON, MS 39269
000008	ONEMAIN FINANCIAL	PO BOX 3251 EVANSVILLE, IN 47731-3251
000010	ONEMAIN FINANCIAL	PO BOX 3251 EVANSVILLE, IN 47731-3251
000026	BIG PICTURE LOANS	PO BOX 704 WATERSMEET, MI 49969
000040	US DEPT OF EDUCATION	PO BOX 16448 ST PAUL, MN 55165
000032	PLAIN GREEN LOANS	PO BOX 270 BOX ELDER, MT 59521-0270
000031	OPPORTUNITY FINANCIAL STE 3400	130 E RANDOLPH ST CHICAGO, IL 60601
000027	CASHNETUSA SUITE 1000	175 W JACKSON BLVD CHICAGO, IL 60604
000013	UNITED AUTO CREDIT	P O BOX 660017 DALLAS, TX 75266
000039	US DEPT OF ED	PO BOX 5609 GREENVILLE, TX 75403
000007	AMERICREDIT	PO BOX 183853 ARLINGTON, TX 76096
000043	GM FINANCIAL	PO BOX 183593 ARLINGTON, TX 76096-3593
000033	RISE SUITE 300	4150 INTERNATIONAL PLAZA FORT WORTH, TX 76109
000028	CREDIT ONE BANK P O BOX 98873	ATTN: BANKRUPTCY LAS VEGAS, NV 89193-8873
000034	BIG PICTURE LOANS	2505 1ST AVENUE SEATTLE, WA 98121

43 NOTICES

THE ABOVE REFERENCED NOTICE WAS MAILED TO EACH OF THE ABOVE ON 05/16/2019.  
I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.  
EXECUTED ON 05/16/2019 BY /S/EPIQ Systems, Inc.

\*CM - Indicates notice served via Certified Mail